

**From:** "LIZ GILMORE" <liz@membersunitedcreditunion.org> on 09/24/2007 12:50:05 PM

**Subject:** Truth in Lending

LIZ GILMORE  
COLUMBUS,, GA 31901-2842

September 24, 2007

Federal Reserve Board Comment

Dear Federal Reserve Board Comment:

- For the proposed changes to the application and solicitation disclosures, we agree that the table format and 10-point font size may be easier for consumers to understand. However, we recommend several changes to reduce the redundancy of certain terms that are described. As for disclosing possible annual percentage rates (APRs) that may apply, we do not believe listing only the highest possible APR would be appropriate, as consumers may very likely believe this would be the APR that would apply to them.

Sincerely,

LIZ